



Order Filed on July 15, 2015
by Clerk
U.S. Bankruptcy Court
District of New Jersey

131526
PHELAN HALLINAN DIAMOND & JONES, PC
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Attorneys for Secured Creditor: SELENE FINANCE

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

In Re:

SERGIO R. ROMANETO A/K/A SERGIO
ROMANETO A/K/A SERGIO RICARDO
ROMANETO
RAFAELA B. ROMANETO A/K/A RAFAELA B.
LUIZ A/K/A RAFAELA B. LUIZ- ROMANETO
A/K/A RAFAELA ROMANETO

Case No: 15-15663 - VFP


Hearing Date: 07/08/2015

Judge: Vincent F. Papalia

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION

The consent order set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

DATED: July 15, 2015



Honorable Vincent F. Papalia
United States Bankruptcy Judge

NJID 131526

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UNITED STATES BANKRUPTCY COURT
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A/K/A RAFAELA B. LUIZ A/K/A
RAFAELA B. LUIZ-
ROMANETO A/K/A RAFAELA
ROMANETO

CASE NO. 15-15663 - VFP

CHAPTER 13

CONSENT ORDER RESOLVING
OBJECTION TO CONFIRMATION

HEARING DATE: 07/08/2015

Debtors

This Consent Order pertains to the property located at 68 JACKSON STREET, NEWARK, NJ 07105-2835, mortgage account ending with "4225";

THIS MATTER having been brought before the Court by, HERBERT B. RAYMOND, Esquire attorney for debtors, SERGIO R. ROMANETO, RAFAELA B. ROMANETO upon the filing of a Chapter 13 Plan, SELENE FINANCE by and through its attorneys, Phelan Hallinan Diamond & Jones, PC having filed an Objection to the Confirmation of said Chapter 13 Plan and the parties having subsequently resolved their differences; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for other and good cause shown:

IT IS on the day of , 2015, ORDERED as follows:

1. The secured creditor shall be permitted to file secured Proof of Claim after Confirmation.
2. The Trustee is authorized not to pay the secured arrearage claim (Claim to be filed shortly) of SELENE FINANCE so debtors can apply and potentially complete a loan modification. Should the debtors qualify for a loan modification, the loan modification must be approved no later than August 13, 2015, or as extended by the court.
3. If a loan modification is not approved by August 13, 2015, or as extended by court, then debtors shall do one of the following: 1) file a Modified Plan to cure the arrearage claim; 2) file a Modified Plan to surrender the property subject to said claim; 3) file a Notice to Convert to Chapter 7; or 4) file a Motion to Dismiss the Case.

5. The Parties agree that consent to entry of the within order does not waive the Debtors' right to object to SELENE FINANCE's Proof of Claim pursuant to D.N.J. Local Bankruptcy Rule 3007-1(b). In the event that an objection is filed Debtors agree to amend their Chapter 13 Plan to be consistent with the resolution of the Claim Objection.

6. Debtors shall continue making payments pursuant to the Notice of Request for Loss Mitigation and the loss mitigation order to BOA outside Chapter 13 Plan.

7. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.

The undersigned hereby consent to the form,
Content and entry of the within Order:

PHELAN HALLINAN DIAMOND & JONES, PC
Attorneys for Secured Creditor:
SELENE FINANCE

/s/John Schneider
□ John Schneider, Esquire

Dated: 07/07/2015

/s/Herbert B. Raymond
HERBERT B. RAYMOND, Esquire
Attorney for debtors

Dated: 07/07/2015